PREPARED BY AND RETURN TO:

EBI, INC.

A P. O. BOX 867

NEW ALBANY, MS 38652

PH. 662-534-4774

INDEX: LOT 1, GRASSY POND

S18, T3S, R6W---PB 66, PG 43-44

GRANTOR:

PATRICIA T. LOVE, TRUSTEE

P.O. BOX 867

NEW ALBANY, MS 38652

662-534-4774

GRANTEE:

EBI, INC.

P. O. BOX 867

NEW ALBANY, MS 38652

662-534-4774

SUBSTITUTED TRUSTEE'S DEED

WHEREAS, on the 1ST day of February, 2007, Dora Judith Loya, executed a deed of trust to James E. Woods, Trustee for EBI, Inc., a Mississippi corporation, which deed of trust is recorded in trust deed book <u>2655</u> at page <u>405</u> in the office of the Chancery Clerk, Desoto County,

Mississipppi; and

WHEREAS, EBI, Inc., beneficiary in the above said deed of trust, substituted

Patricia T. Love as Trustee in the place of James E. Woods, by instrument dated February 22, 2010,

recorded in substituted trustee's book 3136, page 428, records of DeSoto County, Mississippi; and

WHEREAS, default having been made in the payment of the indebtedness secured by said

Deed of Trust and the entire indebtedness having been declared due and payable, and the said

Trustee, Patricia T. Love, having been required and directed by EBI, Inc., the legal holder of said

indebtedness, to execute the trust and sell said land under the provisions of and by virtue of the

authority conferred upon said trustee by said deed of trust, did proceed to advertise said property for

sale, as directed in said Deed of Trust, by posting a Trustee's Notice of Sale at the DeSoto County

Courthouse, Hernando, Mississippi, and publishing the same in the DeSoto Times, a newspaper

of general circulation in DeSoto County, Mississippi, for four consecutive times, i.e., June 15, 22,

29 and July 6, 2010, fixing the East front door of the DeSoto County Courthouse, Hernando,

Mississippi, as the place, and the 7th day of July, 2010, between the hours of 11:00 A.M. and 4:00

P.M., for the day and time of making said sale, and

WHEREAS, having complied with all the requirements of law and the terms of said Deed of Trust, I did, on Wednesday, July 7, 2010, at 3:20 P.M., being within legal hours (between the hours of 11:00 A.M. and 4:00 P.M.) offer said property for sale at public outcry to the highest and best bidder, for cash, at the East front door of the DeSoto County Courthouse, Hernando, Mississippi, and

WHEREAS, EBI, Inc., bid the sum of One Hundred Seventy-four Thousand Three Hundred Forty-four and No/100 Dollars (\$174,344.00) and said sum was the highest and best bid received for said property.

NOW, THEREFORE, for and in consideration of the sum of \$174,344.00, cash in hand paid, the receipt and sufficiency of which is hereby acknowledged, I, the undersigned trustee, hereby sell and convey unto EBI, Inc., a Mississippi corporation, the following described property in DeSoto County, Mississippi, to-wit:

Lot 1, Grassy Pond, situated in Section 18, Township 3 South, Range 6 West, DeSoto County, Mississippi, as per plat recorded in Plat Book 66, Pages 43-44, Chancery Clerk's office, DeSoto County, Mississippi..

The warranty in this conveyance is subject to subdivision and zoning regulations in effect in DeSoto County, Mississippi, easements as shown on plat of record and restrictive covenants for Grassy Pond Subdivision.

Title to said property is believed to be good, however, I convey only such title as is vested in me as Trustee.

Witness my signature, this 7th day of July, 2010.

Patricia T. Love, Substituted Trustee

STATE OF MISSISSIPPI COUNTY OF UNION

Personally appeared before me, the undersigned authority in and for the state and county aforesaid, Patricia T. Love, Substituted Trustee, who acknowledged that she signed and delivered the above and foregoing Trustee's Deed in her capacity therein stated and for the purposes therein set forth as her own voluntary act and deed.

Witness my hand and official seal, this 7th day of July, 2010.

UNION COUN

Notary Public

My commission expin



PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI COUNTY OF DESOTO

Diane Smith personally appeared before me the undersigned in and for said County and State and states on oath that she is the CLERK of the DeSoto Times-Tribune, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper ______ consecutive times, as follows, to-wit:

STATE OF MISSISSIPPI	_	
COUNTY OF DESCTO		
NOTICE OF SUBSTITUTED TRUSTEE'S SALE	to be si	oroperty is believ ed, hewever, i w nly such title as i
WHEREAS, on February 1, 2007, Dana Judith Loya, ex- ecuted a deed of trust to James E. Woods, Trustee	Volume No. 115 on the 22 day of, 2010 vested in trustee. Witness risy	ne as substitute signature, this 14
for the benefit of EBI, Inc., a Mississippi corporation, which deed of trust is recorded in trust deed book	Volume No. // On the day of day of patricia.	inė, 2010. Love Love, Substitute
2655 at page 405 in the records of the office of the Chancery Clerk of DeSoto County, Mississippi; and	Volume No. 115 on the 6 day of 2010 P. C. Box 260 New Alberty 2010	M\$ 38662
WHEREAS, EBI, Inc., benefici- ary, having substituted Pa- tricia T. Love as Trustee in the place of James E.	V G	w 15, 22, 29 ↔
Woods, by instrument dated February 22, 2010, recorded in Substituted Trustee Book 3, 136 at page	Volume No on the day of, 2010	
428, records of DeSoto County, Misslasippi, and WHEREAS, default having been made in the payment of the indebtedness secured by said deed of trust and the entire indebtedness having been declared due	Mare Smith	
and payable, and the said substituted trustee having been required and directed by EBI, inc., the legal holder of said indebtedness, to ex- ecute the trust and sell said land under the provisions of	, , ,	
and by virtue of the author- ity conferred upon said trustee by said deed of trust, I, Patricta T. Love, will, on Worlnmoday, the 7th day	Sworn to and subscribed before me, this day of	\$516 ₂
of July, 2010, at the East front door of the DeSoto County Courthouse in Her- nando, Mississippi, within legal hours (being between	7 8 2 10 No	40/24/
are nouse or 11:00 AM and 4:00 PM) offer for sale and sell at public auction, for cash, the following de- scribed property situated in	NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE MY COMMISSION EXPIRES: JANUARY 16, 2013 BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED	2013 2013
DeSolo Coursy, Mississippi, 1 to-wit:	The second secon	SOU!
ot 1. Grassy Pond, situated in Section 18. Township 3	A. Single first insertion of 359 words @ .12 \$ 43. 08	
south, Hange 6 West, DeS- oto County, Mississippi, as	B. 3 subsequent insertions of 1077 words @ .10 \$ 107.70	
per plat recorded in Plat Book 66, Pages 43-44		
Chancery Clerk's office, Desote County, Mississippi,	C. Making proof of publication and deposing to same \$ 5.00	
Subject to subdivision and zon- ing regulations in effect in	TOTAL PUBLISHER'S FEE: \$ 153.78	
DeSoto County, Mississippi, easements as shown on plat of record and restrictive		